

NATHAN F. SMITH, # 43160
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive
Irvine, California 92612
Phone: (949) 252-9400
Fax: (949) 252-1032
E-mail: nathan@mclaw.org

Attorneys for Select Portfolio Servicing, Inc.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON (SEATTLE)

In re:

James Wesley King, Jr.,

DEBTOR.

Bankruptcy Case No. 17-13311-CMA

Chapter 13

**DECLARATION REGARDING ADVANCE
TO PAY NOTICE AND ORDER OF
ABATEMENT OF A PUBLIC NUISANCE
ON THE PROPERTY KNOWN AS 9704-9706
121ST STREET SOUTHWEST, LAKEWOOD,
WA**

I, Melissa Braun, declare:

1. I am a/an Document Control Officer of Select Portfolio Servicing, Inc., servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust (“Select”) and am authorized to sign this declaration on behalf of Select Portfolio Servicing, Inc., servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust (“**Creditor**”). This declaration is regarding an advance to pay a Notice of Order of Abatement of a Public Nuisance on the real property commonly known as 9704-9706 121st Street

1 Southwest, Lakewood, WA.

2 2. As part of my job responsibilities for Select, I have personal knowledge of and am familiar
3 with the types of records maintained by Select in connection with the loan that is at issue and the
4 procedures for creating those types of records. I have access to and have reviewed the business records
5 and files of Select that pertain to the Loan and extensions of credit given to the Debtor(s) concerning the
6 property securing such Loan.

7 3. The information in this declaration is taken from Select's business records regarding the
8 Loan. The records are: (a) made at or near the time of the occurrence of the matters recorded by persons
9 with personal knowledge of the information in the business record, or from information transmitted by
10 persons with personal knowledge; and (b) kept in the course of Select's regularly conducted business
11 activities. It is the regular practice of Select to create and maintain such records.

12 4. On September 5, 2022, a Transfer of Claim was filed with the court transferring Claim #5
13 from NewRez LLC dba Shellpoint Mortgage Servicing to Federal Home Loan Mortgage Corporation, as
14 Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust Serviced by Select Portfolio Servicing,
15 Inc.

16 5. On October 10, 2022, Select generated an Annual Escrow Account Disclosure Statement
17 provided the ongoing monthly mortgage payment effective February 1, 2023, would decrease from
18 \$1,431.84 to \$1,192.75.

19 6. Select anticipates that the Debtor/homeowner is receiving notifications from their local
20 taxing authority of property taxes, liens, or potential tax sale. In instance in which there is a lien or tax
21 sale scheduled to occur, the investor may advance the taxes for the Debtor in an effort to protect the
22 investor's interest in the property. As such, Select did not send a separate notice to the Debtor/homeowner.

23 7. An update Annual Escrow Account Disclosure Statement was not generated as a result of
24 the advance as it does not meet the criteria for a new escrow analysis, which would consist of a new
25 insurance policy or an updated property tax bill, unless requested by the Borrower/Debtor.

26 8. On November 8, 2023, Select caused to be filed the Notice of Mortgage Payment Change
27 provided the ongoing monthly mortgage payment effective December 1, 2023, would increase from
28 \$1,431.84 to \$3,065.07. The increase was the result of an advance in the amount of \$20,987.97

9. On August 2, 2024, Select caused to be filed a Notice of Mortgage Payment Change provided the ongoing monthly mortgage payment effective October 1, 2024, would decrease from \$3,065.07 to \$1,567.63. The decrease was the result of a decrease in the escrow payment to \$767.20.

I hereby declare under penalty of perjury under the laws of the United States of America
that the foregoing is true and correct. Executed this 17 day of January in
2025. 

/s/ 

Name: **Melissa Braun**

Title of Declarant: Document Control Officer
Select Portfolio Servicing, Inc.

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA)
COUNTY OF ORANGE) ss.

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action; my business address is: 2112 Business Center Drive, Irvine, California, 92612.

On January 17, 2025, I served the following document described as
**DECLARATION REGARDING ADVANCE TO PAY NOTICE AND ORDER OF
ABATEMENT OF PUBLIC NUISANCE ON THE PROPERTY KNOW AS 9704-9706
121ST STREET SOUTHWEST, LAKEWOOD, WA** on the interested parties in this action by placing a true copy thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States mail at Irvine, California (**and via telecopy or overnight mail where indicated**), addressed as follows:

Debtor:

James Wesley King, Jr
12242 23rd Ave S
Seattle, WA 98168

Chapter 13 Trustee:

Jason Wilson-Aguilar
600 University St #1300
Seattle, WA 98101

I declare under penalty of perjury that the foregoing is true and correct.
Executed on January 17, 2025, at Irvine, California.

/s/Diep Quach
Diep Quach